

POLICY NUMBER:

PERSONAL AUTO  
PP 13 53 01 05

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**JOINT OWNERSHIP COVERAGE – VIRGINIA**

The provisions of the policy apply unless modified by this endorsement.

**SCHEDULE**

Description And Type Of Vehicle					
1.					
2.					
3.					
Additional Liability Coverage Exclusion					
If indicated to the left or in the Declarations, the additional Liability Coverage exclusion under Section II of this endorsement does not apply.					
Coverage is provided where a premium and a limit of liability is shown for the coverage.					
			Premium		
Coverages	Limit Of Liability		Veh. 1	Veh. 2	Veh. 3
Liability:            Bodily Injury  Property Damage	\$	Each Person	\$		
	\$	Each Accident			
	\$	Each Accident	\$		
	\$	Each Person		\$	
	\$	Each Accident			
	\$	Each Accident		\$	
	\$	Each Person			\$
	\$	Each Accident			
	\$	Each Accident			\$
Medical Expense Benefits	\$	Each Person	\$		
	\$	Each Person		\$	
	\$	Each Person			\$
Income Loss Benefits	\$	Each Person	\$		
	\$	Each Person		\$	
	\$	Each Person			\$
Uninsured Motorists:    Bodily Injury  Property Damage	\$	Each Person	\$		
	\$	Each Accident			
	\$	Each Accident	\$		
	\$	Each Person		\$	
	\$	Each Accident			
	\$	Each Accident		\$	
	\$	Each Person			\$
	\$	Each Accident			
	\$	Each Accident			\$
Collision	Less \$	Ded.	\$		
	Less \$	Ded.		\$	
	Less \$	Ded.			\$
Other Than Collision	Less \$	Ded.	\$		
	Less \$	Ded.		\$	
	Less \$	Ded.			\$
Total Premium			\$		

## I. Definitions

The **Definitions** Section is amended as follows:

A. For the purpose of the coverage provided by this endorsement, "you" and "your" refer to two or more:

1. Individuals, other than husband and wife, residing in the same household; or
2. "Non-resident relatives";

who jointly own:

1. A private passenger auto; or
2. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching.

B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

1. Any vehicle shown in the Schedule or in the Declarations.
2. A "newly acquired auto".
3. Any "trailer" you own.

4. Any auto or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:

- a. Breakdown;
- b. Repair;
- c. Servicing;
- d. Loss; or
- e. Destruction.

This Provision (4.) does not apply to Coverage For Damage To Your Auto.

C. The following definition is added:

"Non-resident relatives" means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

## II. Part A – Liability Coverage

The following exclusion is added to Part A unless the Schedule or Declarations indicate that such exclusion does not apply:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto" by any:

1. "Non-resident relative"; or
2. "Family member" of a "non-resident relative".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.